Cycle Date: December-2019
Run Date: 03/10/2020
Interval: Annual

		interval.	Aiiiiaai
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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (F	FISCU) *

 Count of CU :
 97

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation	1					
Return to cover		For Charter :							
03/10/2020		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State =	· 'MO' * Type Include	d: Federal	ly Insured State Cred	dit
	Count	of CU in Peer Group :				71		,	
		•							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	1,060,689,548	937,036,001	-11.7	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0
Loans Held for Sale	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1
Real Estate Loans	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2
Unsecured Loans	775,218,409	818,749,009	5.6	858,307,592	4.8	893,334,581	4.1	909,793,756	1.8
Other Loans	3,681,466,156	4,065,627,976	10.4	4,532,082,913	11.5	4,966,759,526	9.6	5,228,222,891	5.3
TOTAL LOANS	7,734,174,765					9,839,933,888	8.7	10,522,514,296	
(Allowance for Loan & Lease Losses or Allowance for	, , ,	, , ,		, , ,		, , ,			
Credit Losses on Loans & Leases)	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(73,792,127)	-10.1
Land And Building	288,617,790	, , , , , , , , , , , , , , , , , , , ,		, , , , , , , ,	5.8	335,167,012	4.1	373,641,456	
Other Fixed Assets	53,890,730					57,381,070	6.6	63,506,381	10.7
NCUSIF Deposit	97,978,129					114,716,810	4.4	120,763,133	
All Other Assets	266,185,670			361,134,605		350,443,285	-3.0	391,684,148	
TOTAL ASSETS	12,190,447,611	12,836,131,130				13,995,516,458	3.9	15,108,545,433	
LIABILITIES & CAPITAL:	,,	,,,		10,100,100,00		, , ,		, , ,	
Dividends Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7
Notes & Interest Payable	257,426,676		_	370,972,153		435,951,925	17.5	432,644,879	
Accounts Payable & Other Liabilities/3	158,905,364					164,036,519	-28.4	190,374,049	
Uninsured Secondary Capital and	100,000,004	100,240,004	17.2	223,130,273	20.1	104,000,010	20.4	130,07 4,043	10.1
Subordinated Debt Included in Net Worth ^{/4}	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Share Drafts	1,969,457,422	2,094,747,630				2,431,507,210	7.1	2,650,588,686	
Regular shares	3,412,003,948					4,131,668,081	4.9	4,253,572,780	
All Other Shares & Deposits	5,129,788,561	5,206,795,097				5,365,233,059	1.7	5,961,259,264	11.1
TOTAL SHARES & DEPOSITS					4.4		3.9	12,865,420,730	
TOTAL SHARES & DEFOSITS TOTAL LIABILITIES 5	10,511,249,931 428,632,611	11,003,587,915 514,772,638				11,928,408,350 614,924,573			
	, ,	, ,				, ,		13,506,512,567	
Regular Reserve	212,019,644					211,149,463	-0.1	211,067,646	
Other Reserves	219,339,262					242,171,197	4.5	296,780,486	
Undivided Earnings	819,206,163					998,862,875	7.9	1,094,184,734	9.5
TOTAL EQUITY	1,250,565,069					1,452,183,535	6.1	1,602,032,866	
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	15,108,545,433	8.0
INCOME & EXPENSE									
Loan Income*	354,621,240					450,307,958	12.2	502,294,791	11.5
Investment Income*	40,993,621	49,944,927				65,265,196	19.1	76,845,492	
Other Income*	254,022,410					299,576,098	7.7	312,487,900	
Total Employee Compensation & Benefits*	241,284,892			264,309,396		290,288,984	9.8	306,462,354	5.6
NCUSIF Premiums Expense *	46			0	-100.0	1,300	N/A	5,045	
Total Other Operating Expenses*	243,605,349					288,729,525	9.4	313,046,970	
Non-operating Income & (Expense)*	806,637	6,556,729				9,272,131	150.4	26,355,910	184.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss									
Expense*	43,892,129					66,264,306	1.7	57,973,469	
Cost of Funds*	58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM*/1	62,962,140				-29.0	93,093,530	60.4	N/A	
Net Income (Loss)*	62,962,094	· ·			-29.0	93,092,230	60.4	119,441,908	
TOTAL CU's	112	107	-4.5	103	-3.7	99	-3.9	97	-2.0
* Income/Expense items are year-to-date while the related %change rat	os are annualized.								
# Means the number is too large to display in the cell									
11	Before NCUSIF Stabilization	Expense. From Decemb	er 2010 forv	ward, NCUSIF Stabilization					
¹ Prior to September 2010, this account was named Net Income (Loss)						_			
² Prior to September 2010, this account was named NCUSIF Stabilization		2010 and forward, this acc	ount include	es Temporary Corporate C	U Stabilization	n Expense			
² Prior to September 2010, this account was named NCUSIF Stabilization and NCUSIF Premiums.		2010 and forward, this acc	ount include	es Temporary Corporate C	U Stabilization	n Expense			
² Prior to September 2010, this account was named NCUSIF Stabilization	on Expense. For December	2010 and forward, this acc	ount include	es Temporary Corporate C	U Stabilization	n Expense			

		Ratio A	Analysis						
Return to cover		For Charter :							
03/10/2020		Count of CU:							
CU Name: N/A		Asset Range :		* D O	All * O4-4-	INACL * To according		danalla la sana	101-1-
Peer Group: N/A		Criteria :	Region: Natio	on ^ Peer Grou	p: All ^ State =	· MO· ^ Type Ir	iciuaea: Fe	ederally insure	d State
	Count of CU in	Peer Group :	N/A		Dec-2018			Dec-2019	
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER Avg	Percentile**	Dec-2019	PEER Avg	Percentile**
CAPITAL ADEQUACY	10.51	40.07	10.55	10.01	N 1/A		40.05		21/0
Net Worth/Total Assets Effective date of adoption of ASC Topic 326 - Financial	10.51	10.67	10.57	10.84	N/A	N/A	10.85	N/A	N/A
Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to									
undivided earnings for the adoption of ASC topic 326 (CECL) Net Worth/Total AssetsIncluding Optional	N/A	N/A	N/A	N/A	N/A	N/A	10.85	N/A	N/A
Total Assets Election (if used)	10.52	10.68	10.58	10.85	N/A	N/A	10.87	N/A	N/A
Total Delinquent Loans / Net Worth ³	5.07	-		5.11	N/A	N/A	4.39	N/A	N/A
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.46	5.34	5.61	5.41	N/A	N/A	4.57	N/A	N/A
ASSET QUALITY Delinquent Loans / Total Loans ³	0.04	0.77	0.70	0.70	N/A	N1/A	0.00	N/A	N/A
* Net Charge-Offs / Average Loans	0.84 0.62			0.79 0.68	N/A N/A	N/A N/A	0.68 0.66	N/A N/A	N/A N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	103.05				N/A	N/A	111.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Delinquent Loans / Assets ³	0.53			0.55	N/A	N/A	0.48	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.53	0.65	0.44	0.68	N/A	N/A	0.82	N/A	N/A
Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	#INAIVIE ? 5.48			#INAIVIE ? 5.94	N/A	N/A	6.13	N/A	N/A
* Yield on Average Loans ⁴	4.70			4.77	N/A	N/A	4.91	N/A	N/A
* Yield on Average Investments	1.17	1.37		1.97	N/A	N/A	2.31	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.14	2.23	2.12	2.18	N/A	N/A	2.15	N/A	N/A
* Cost of Funds / Avg. Assets	0.50			0.63	N/A	N/A	0.83	N/A	N/A
* Net Margin / Avg. Assets	4.99			5.31	N/A	N/A	5.30	N/A	N/A
* Operating Exp./ Avg. Assets * Provision For Loan & Lease Losses / Average Assets	#NAME? 0.37			#NAME? 0.48	N/A N/A	N/A N/A	#NAME? 0.40	N/A N/A	N/A N/A
* Net Interest Margin/Avg. Assets	2.84			3.13	N/A	N/A	3.15	N/A	N/A
Operating Exp./Gross Income	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹	3.11	3.13			N/A	N/A	3.20	N/A	N/A
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
ASSET / LIABILITY MANAGEMENT Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Reg. Shares / Total Shares & Borrowings	31.71			33.41	N/A	N/A	31.99	N/A	N/A
Total Loans / Total Shares	73.58			82.49	N/A	N/A	81.79	N/A	N/A
Total Loans / Total Assets	63.44	64.60	67.25	70.31	N/A	N/A	69.65	N/A	N/A
Cash + Short-Term Investments / Assets	13.12				N/A	N/A	12.56	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.64			94.97	N/A	N/A	95.10	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs Borrowings / Total Shares & Net Worth	50.02 2.10			53.08 3.25	N/A N/A	N/A N/A	51.92 2.99	N/A N/A	N/A N/A
PRODUCTIVITY	2.10	2.45	2.01	3.23	IN/A	IN/A	2.99	IN/A	IN/A
Members / Potential Members	4.12	3.80	4.38	4.57	N/A	N/A	4.44	N/A	N/A
Borrowers / Members	47.07	48.75	49.50	49.45	N/A	N/A	49.95	N/A	N/A
Members / Full-Time Employees	363.51	362.92		364.55	N/A	N/A	360.32	N/A	N/A
Avg. Shares Per Member	\$7,564			\$7,911	N/A	N/A	\$8,384	N/A	N/A
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$11,823 \$63,114	· · · · · · · · · · · · · · · · · · ·		\$13,198 \$70,186	N/A N/A	N/A N/A	\$13,729 \$71,965	N/A N/A	N/A N/A
OTHER RATIOS	φυσ,114	Ψ04,070	ψ00,029	ψ10,100	IN/A	1N/ <i>P</i> A	ψε 1,303	IN/A	
* Net Worth Growth	4.58	6.82	3.97	6.61	N/A	N/A	8.07	N/A	N/A
* Market (Share) Growth	6.00	4.68	4.37	3.86	N/A	N/A	7.86	N/A	N/A
* Loan Growth	5.09		9.22	8.66	N/A	N/A	6.94	N/A	N/A
* Asset Growth	5.92			3.93	N/A	N/A	7.95	N/A	N/A
* Investment Growth * Membership Growth	7.27 2.67			-7.46 3.78	N/A N/A	N/A N/A	8.86 1.77	N/A N/A	N/A N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem			2.04	3.70	IN/A	11/73	1.77	IN//A	
**Percentile Rankings and Peer Average Ratios are produced once a quarter a	•	<u> </u>							
Subsequent corrections to data after this date are not reflected in the Percent				cle.					
Percentile Rankings show where the credit union stands in relation to its peers									 1
group are arranged in order from highest (100) to lowest (0) value. The percent range of ratios. A high or low ranking does not imply good or bad performance									1
importance of the percentile rank to the credit union's financial performance.	iowevei, Wileii [ovieweu iii ieialiC	ni to otilet avallab	no uala, useis ina	iy uraw conclusio	iio ao IU IIIE			I
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as	sets did not includ	de repossessed v	vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NC	JSIF Stabilization								
From December 2010 forward, NCUSIF Premium Expense is also excluded				1.					
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of June 19 and 19 and 19 and 19 are possible.		orting requireme	nts for troubled de	ebt restructured (TDR) loans.				I
 Prior to September 2019, this ratio did not include Loans Held for Sale in the 		to June 2019. th	e numerator mav	or may not have	included interest	income on Loans	Held for Sale).	2. Ratios
		-,	~,	•					

			Ratio Analysis		
Return to cover		For Charter :			
03/10/2020 CU Name: N/A		ount of CU : sset Range :			
Peer Group: N/A			Region: Nation	n * Peer Group	: All * State
•	ount of CU in I				
	Dec 2045	Dag 2040	Dec 2047	Dec 2040	Dag 2046
OTHER DELINQUENCY RATIOS 1	Dec-2015	Dec-2016	Dec-2017	Dec-2018	Dec-2019
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	1.18	1.04	1.0
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	1.98	1.28	1.09	0.99	0.76
Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.63	0.54	0.62	0.65	0.54
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.07	1.00		0.85	0.3
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.87		0.79	0.70
eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00		0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	44.00	40.00	40.75	40.00	40.44
Secured by RE ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	14.30 1.25	12.66 1.14		18.26 0.94	19.18 0.79
Participation Loans Delinquent >= 60 Days / Total Indirect Loans	0.62	0.55		0.94	0.79
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.16	1.54		#NAME?	#NAME
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.63	0.44		#NAME?	#NAME
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ²	76.57	76.97		#NAME?	#NAME?
oans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00		0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
REAL ESTATE LOAN DELINQUENCY 1					
st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total					
st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.46
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.28		0.38	0.34
otal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int					
Only and Pmt Opt First & Other RE Loans	0.00	0.02		0.10	0.16
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE	10.53	11.58	12.39	12.53	10.2
ns also Reported as Commercial Loans	5.68	11.89	14.70	0.00	0.00
otal Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.97	1.78	1.73	1.69	1.63
otal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.59
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45		15.29	14.59
Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	1.99 0.02	2.11 0.02		2.52 0.38	2.67 16.77
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.02	0.02		0.36	0.62
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.06		0.03	0.02
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04		0.01	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.11	0.06	0.08	-0.01
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest					
Only and Payment Option First & Other RE Loans	0.04	0.00		0.08	0.08
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00		0.00	0.00
Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans	1.30 #NAME?	1.18 #NAME?		0.97 #NAME?	0.86 #NAME?
Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.01	0.11		#NAME?	#NAME
SPECIALIZED LENDING RATIOS	0.01	0.11	mro uviz :	#10 tivi2 :	// WILL
ndirect Loans Outstanding / Total Loans	19.86	21.20	23.40	25.15	24.16
Participation Loans Outstanding / Total Loans	3.00	2.92		2.44	2.94
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71		1.09	2.48
Participation Loans Sold YTD / Total Assets	0.38	0.13		0.48	0.49
Total Commercial Loans / Total Assets 2 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
/TD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<i>7710 1111</i>	#10 WILL	### TO UVIZ !	<i>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</i>
Guaranteed Student Loans	39.12	35.29	33.22	29.33	31.78
REAL ESTATE LENDING RATIOS		.=	.=		
Total Fixed Rate Real Estate / Total Assets	15.91	15.50		15.49	16.00
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.07 31.01	24.00 30.12		22.03 26.96	22.97 32.66
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40	76.72		59.02	32.66 61.5
nterest Only & Payment Option First & Other RE / Total Assets	0.35	0.45		0.74	01.3
nterest Only & Payment Option First & Other RE / Net Worth	3.37	4.20		6.82	6.84
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.26	1.33		1.32	1.46
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?		#NAME?	#NAME?
Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings	21.27	22.14		21.86	21.37
MODELLEGIC DISDUMES / LOTAL SHARES AND DEPOSITS DIUS HOMOWINGS	38.12	37.44	35.21	35.30	35.70
	1				
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				ļ	
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	ments for troubled	debt restructure	d (TDR) loans.		

<u>Return to cover</u> 03/10/2020		Asset							
03/10/2020		For Charter :	N/A						
		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count			Nation * Peer Group: A	II * State =	'MO' * Type Included	: Federall	y Insured State Credit	Union
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Cho
ASSETS	200 2010	200 2010	,, og	200 2011	/	200 2010	,	200 2010	70 0113
CASH:									
Cash On Hand	133,961,002	144,057,014	7.5	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9
Cash On Deposit	897,110,859	764,193,146	-14.8	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1
Cash Equivalents	29,617,687	28,785,841	-2.8			28,107,746	11.3	24,769,576	+
TOTAL CASH & EQUIVALENTS	1,060,689,548	937,036,001	-11.7	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.
INVESTMENTS									
INVESTMENTS:	20,002,670	20,371,499	1.0	18,421,102	-9.6	0	-100.0	67,831,186	NI/
Trading Securities Available for Sale Securities	1,785,727,679	1,931,942,348	1.8 8.2		-9.6 -4.5	1,716,020,441	-7.0	1,634,415,217	
Held-to-Maturity Securities, net of Allowance for Credit Losses	1,765,727,079	1,931,942,346	0.2	1,045,520,005	-4.5	1,710,020,441	-7.0	1,034,413,217	-4.0
if ASC 326 has been adopted	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2
Equity Securities	N/A	N/A		N/A		N/A	0.0	0	
Trading Debt Securities	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities, net of ACL									
if ASC 326 adopted	N/A	N/A		N/A		N/A		0	
Deposits in Commercial Banks, S&Ls, Savings Banks	624,084,317	581,335,263	-6.8	489,840,225	-15.7	425,947,396	-13.0	423,013,587	-0.7
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	E0 00E 044	70,000,047	00.4	00.040.045	20.0	00 504 004	4.0	407 704 400	
Total MCSD/Nonperpetual Contributed Capital and	59,395,841	76,692,317	29.1	98,340,915	28.2	99,591,294	1.3	107,701,138	8.
PIC/Perpetual Contributed Capital	16,987,247	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3
All Other Investments in Corporate Cus	811,990	1,113,804	37.2		54.2	2,362,081	37.5	8,700,633	
All Other Investments ²	94,980,889	89,832,176	-5.4		13.0	113,318,415	11.6	129,371,758	
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659	4.4	, ,	-5.5	2,487,384,854	-7.2	2,486,342,544	
	, , ,	, , ,		, , ,				, , ,	
LOANS HELD FOR SALE	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.
LOANS AND LEASES:									
Unsecured Credit Card Loans	435,434,150	448,618,775	3.0		1.5	467,669,848	2.7	473,286,319	
All Other Unsecured Loans/Lines of Credit	291,742,231	318,870,889	9.3	· ' '		368,848,006	5.9	388,578,641	
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A			0	N/A	0	
Non-Federally Guaranteed Student Loans New Vehicle Loans	48,042,028 974,855,129	51,259,345 1,065,647,781	6.7 9.3		6.5 14.5	56,816,727 1,408,827,755	4.0 15.5	47,928,796 1,428,360,112	+
Used Vehicle Loans	2,336,105,459	2,603,766,552	11.5		10.4	3,100,604,358		3,309,777,335	+
Leases Receivable	2,330,103,439	1,862	N/A			3,100,00 4 ,330	N/A	0,509,777,555	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	370,505,568	396,211,781	6.9		1.2	418,755,743	4.5	434,390,298	+
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	070,000,000	000,211,701	0.0	100,017,022	1.2	110,700,710	1.0	10 1,000,200	0.1
Residential Properties ³	2,365,099,297	2,449,610,699	3.6	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.
Total Loans/Lines of Credit Secured by Junior Lien 1-4	, , ,	, , ,		, , ,				, , ,	
Family Residential Properties ³	912,390,903	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		482,307,678		134,544,471	-72.1	159,124,770	18.3
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		303,818,760		373,249,156	22.9	472,301,677	26.5
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		37,653,144		38,571,670	2.4	55,695,146	44.4
TOTAL LOANS & LEASES	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	()	(== === ===		((22.22.2.2)		(· · ·	
CREDIT LOSSES ON LOAN & LEASES)	(68,932,793)	(73,086,629)	6.0	· · · · · · · · · · · · · · · · · · ·	9.2	(82,092,040)	2.9	(73,792,127)	+
Foreclosed Real Estate	6,313,594	9,097,988	44.1	8,676,260	-4.6	8,904,388	2.6	10,236,348	+
Repossesed Autos	2,097,080	3,042,271	45.1		-19.2	2,252,427	-8.4	2,607,719	
Foreclosed and Repossessed Other Assets	570,622	830,458	45.5	,	-22.2	606,612	-6.1	130,524	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	8,981,296	12,970,717	44.4		-9.2	11,763,427	-0.1	12,974,591	+
Land and Building Other Fixed Assets	288,617,790	304,566,250	5.5		5.8 -2.1	335,167,012	4.1	373,641,456	
NCUA Share Insurance Capitalization Deposit	53,890,730 97,978,129	54,958,821 103,094,489	2.0 5.2		6.5	57,381,070 114,716,810	6.6 4.4	63,506,381 120,763,133	
Identifiable Intangible Assets	97,970,129	103,094,469	0.2 N/A		N/A	749,880	-24.1	491,690	
Goodwill	1,582,360	2,042,182	29.1	,	0.0	1,582,360	-24.1	1,582,360	+
TOTAL INTANGIBLE ASSETS	1,582,360	2,042,182	29.1		48.4	2,332,240	-23.0	2,074,050	
Accrued Interest on Loans	22,020,881	23,272,938	5.7	' '	11.3	27,633,560	6.7	30,044,429	
Accrued Interest on Investments	7,187,629	7,149,781	-0.5	· ' '	4.6	7,996,731	7.0	7,822,582	+
Non-Trading Derivative Assets	39,972	89	-99.8			176,244	N/A	22,185,631	+
All Other Assets	226,373,532	287,642,916	27.1	, ,	8.8	300,541,083	-4.0	316,582,865	
TOTAL OTHER ASSETS	255,622,014	318,065,724	24.4	346,324,199	8.9	336,347,618	-2.9	376,635,507	12.0
									<u> </u>
TOTAL ASSETS	12,190,447,611	12,836,131,130	5.3			13,995,516,458	3.9	15,108,545,433	
	112	107	-4.5	103	-3.7	99	-3.9	97	-2.0
TOTAL CU's	"								1
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Г	 	Lighilities Classes	0 E!	I			I		
Return to cover		Liabilities, Shares							
03/10/2020		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	· All * Stat	te = 'MO' * Type Incl	ided: Fede	erally Insured State	Credit
i coi Gioup.	Count of	f CU in Peer Group :		Tradion 1 cer Group	. All Old	ic = ino Type more	lucu. i cuc	rany mourea otate	Orcuit
	Journal		1471						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Cha	Dec-2018	% Cha	Dec-2019	% Chg
LIABILITIES, SHARES AND EQUITY	200 2010	200 2010	70 011.9	200 2011	,, cg	200 2010	,, cg		70 0119
LIABILITIES:									
Other Borrowings	N/A	N/A	\	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &		<u> </u>							
Draws Against Lines of Credit	247,313,395	302,917,070	22.5	370,972,153	22.5	423,411,968	14.1	421,309,861	-0.5
Borrowing Repurchase Transactions	10,113,281	12,990,916	28.5	0	-100.0	12,539,957	N/A	11,335,018	-9.6
Subordinated Debt	0	C	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	C	N/A	0	N/A	500,000	N/A	500,000	0.0
Non-Trading Derivative Liabilities	0	C	N/A	0	N/A	166,000	N/A	526,699	217.3
Accrued Dividends and Interest Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7
Accounts Payable & Other Liabilities	158,905,364	186,248,564	17.2	229,198,273	23.1	163,870,519	-28.5	189,847,350	15.9
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposure	N/A	N/A	١	N/A		N/A		0	
SHARES AND DEPOSITS									
Share Drafts	1,969,457,422	2,094,747,630				2,431,507,210	7.1	2,650,588,686	9.0
Regular Shares	3,412,003,948	3,702,045,188				4,131,668,081	4.9	4,253,572,780	3.0
Money Market Shares	2,519,855,623	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3	2,950,187,599	7.0
Share Certificates	1,638,734,315	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6	2,043,957,007	20.2
IRA/KEOGH Accounts	922,166,317	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2	838,072,010	3.0
All Other Shares ¹	32,074,972	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7	50,095,107	16.6
Non-Member Deposits	16,957,334	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0	78,947,541	52.7
TOTAL SHARES AND DEPOSITS	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,865,420,730	7.9
TOTAL LIABILITIES 4	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,506,512,567	2,096.5
EQUITY:									
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,094,184,734	9.5
Regular Reserves	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0
Appropriation For Non-Conforming Investments									
(SCU Only)	1,136,101	C	-100.0	66,018	N/A	50,795	-23.1	1,186,897	2,236.6
Other Reserves	243,829,924	256,366,145	5.1	269,821,767	5.2	288,422,581	6.9	311,392,524	8.0
Equity Acquired in Merger	6,119,825	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0	20,435,233	18.4
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0	1,180,460	-0.7
Accumulated Unrealized G/L on AFS Securities	-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	See 41I	
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	0	C				0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	C	N/A	0	N/A	213,646	N/A	-571,964	-367.7
Accumulated Unrealized Gains (Losses) on Available for Sale									
Debt Securities ⁵	N/A	N/A		N/A		N/A		3,399,942	
Other Comprehensive Income	-26,254,542	-30,280,691				-32,416,579	0.7	-40,242,606	-24.1
Net Income	0	0			N/A	0	N/A	0	N/A
EQUITY TOTAL	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,602,032,866	10.3
TOTAL SHARES & EQUITY	11,761,815,000	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1	14,467,453,596	8.1
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	15,108,545,433	8.0
NCUA INSURED SAVINGS ²									
Uninsured Shares	492,759,231	495,140,679				456,184,808	-13.0	583,333,809	27.9
Uninsured Non-Member Deposits	2,473,218	1,671,161				1,870,245	-76.5	5,526,355	195.5
Total Uninsured Shares & Deposits	495,232,449	496,811,840				458,055,053	-13.9	588,860,164	28.6
Insured Shares & Deposits	10,016,017,482	10,506,776,075				11,470,353,297	4.7	12,276,560,566	7.0
TOTAL NET WORTH	1,282,311,657	1,369,744,942	6.8	1,424,145,884	4.0	1,518,222,748	6.6	1,640,744,915	8.1
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PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/I		BER SHARES FOR SHO	ORT FORM	/ FILERS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,00									
³ December 2011 and forward includes "Subordinated Debt Included in Net									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Dep									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AF	S debt securities.							5.	LiabShEquity

		Income Stateme	ent	_					
Return to cover		For Charter :	N/A						
03/10/2020		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State :	= 'MO' * Type Included	l: Federa	Ily Insured State Credi	t Union
	Count of	CU in Peer Group :	N/A						
									_
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Ch
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	355,125,600	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	502,842,540	11.
Less Interest Refund	(504,360)	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6	(547,749)	17.
Income from Investments	42,250,777	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6	74,959,349	14.
Income from Trading	-1,257,156	1,778,084	241.4	684,266	-61.5	0	-100.0	N/A	
Interest income on Securities held in a Trading account	N/A	N/A		N/A		N/A		1,886,143	i
TOTAL INTEREST INCOME	395,614,861	422,096,819	6.7	456,119,624	8.1	515,573,154	13.0	579,140,283	12.
INTEREST EXPENSE:									
Dividends	42,289,566	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	86,433,470	43.
Interest on Deposits	11,086,794	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8	22,756,506	46.
Interest on Borrowed Money	5,323,038	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1	11,864,371	14.
TOTAL INTEREST EXPENSE	58,699,398	62,265,528	6.1		 	86,045,038	33.2		+
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT		•				•		, ,	
LOSS EXPENSE	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	57,973,469	-12.
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS									
EXPENSE	293,023,334	304,255,576	3.8	326,379,074	7.3	363,263,810	11.3	400,112,467	10.
NON-INTEREST INCOME:									
Fee Income	116,040,777	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1	135,034,757	0.9
Other Operating Income	137,981,633	154,918,028	12.3	150,424,678	-2.9	165,196,370	9.8	177,453,143	7.4
Gain (Loss) on Investments	1,526,975	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain									
(Loss) on other securities)	N/A	N/A		N/A		N/A		1,860	1
Gain (Loss) on Other Securities (DO NOT include									
Gain or Loss on Equity Securities)	N/A	N/A		N/A		N/A		12,622,918	-
Gain (Loss) on Non-Trading Derivatives	0	284	N/A		#######	334		5,849,973	+
Gain (Loss) on Disposition of Assets	-1,258,635	198,265				-3,297,718		1,800,379	
Gain from Bargain Purchase (Merger)	2,153,974	0			N/A	0			
Other Non-Oper Income/(Expense)	-1,615,677	3,814,760	336.1	-17,272,644	-552.8	8,530,819	149.4	6,080,780	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	254,829,047	285,415,738	12.0	259,858,861	-9.0	308,848,229	18.9	338,843,810	9.
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	306,462,354	5.0
Travel, Conference Expense	4,547,576	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0	5,769,374	5.4
Office Occupancy	34,259,271	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	41,333,653	6.
Office Operation Expense	97,317,318	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	120,724,490	_
Educational and Promotion	17,091,946	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8	26,559,082	
Loan Servicing Expense	36,254,997	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1	41,551,900	
Professional, Outside Service	33,567,117	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9	47,025,270	8.
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	46	271	489.1	0	-100.0	1,300	N/A	5,045	288.
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	N/A	
Member Insurance - Other	152,699	176,686	15.7	179,644	+	131,972	-26.5	142,687	
Operating Fees	1,590,929	1,608,177	1.1	•		1,723,365	3.6	· ·	+
Misc Operating Expense	18,823,496	20,024,651	6.4			25,102,366		28,021,266	+
TOTAL NON-INTEREST EXPENSE	484,890,287	507,872,449		, ,	+	579,019,809			+
NET INCOME (LOSS) EXCLUDING STABILIZATION	,,	,, 0		3=2,100,011	1.0	2.2,2.0,000	5.5	312,31.,000	<u> </u>
EXPENSE AND NCUSIF PREMIUMS */4	62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A	
NET INCOME (LOSS)	62,962,094	81,798,865			-29.0	93,092,230		119,441,908	1
RESERVE TRANSFERS:	02,002,004	3.,. 33,000	_0.0	33,040,001		33,002,200	30.4	1.10,441,000	
Transfer to Regular Reserve	203,761	168,319	-17.4	186,662	10.9	939,340	403.2	484,677	' -48.
* All Income/Expense amounts are year-to-date while the related % change ratio		100,019	17.4	100,002	10.0	555,540	100.2	707,077	+0.
# Means the number is too large to display in the cell	s are armadized.								+
¹ From September 2009 to December 2010, this account includes NCUSIF Prem	ium Expense		<u> </u>	<u> </u>			<u> </u>		+
² For December 2010 forward, this account includes only NCUSIF Premium Expe	•								+
		ICIE Dromium Fire	o For O==	tombor 2000 and familia					+
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization this account only includes only the Temporary Corporate CU Stabilization Exper		Joir Premium Expense	e. For Sept	tember 2009 and forward,					
	,	From Docomber 2040	forward N	OHOE Stabilization Income	if one in	waludad			6 IncF
⁴ Prior to September 2010, this account was named Net Income (Loss) Before N	JUSIF Stabilization Expense.	rioni December 2010 i	ioiward, N	CUSIF Stabilization Income	i, ii any, is e	xuiuueu.			6. IncEx

Count of CU Dec-2015 N/A 118,410,492 49,789,259 11,058,544	For Charter : Count of CU : Asset Range : Criteria : in Peer Group : Dec-2016	97 N/A Region: N/A	Nation * Peer Grou		ate = 'MO' * Type Ir	ncluded: Fed	erally Insured S	tate
N/A 118,410,492 49,789,259	Criteria : in Peer Group : Dec-2016	Region: N/A			ate = 'MO' * Type Ir	cluded: Fed	erally Insured S	tate
N/A 118,410,492 49,789,259	in Peer Group : Dec-2016	N/A			ate = 'MO' * Type Ir	icluded: Fede	erally Insured S	tate
N/A 118,410,492 49,789,259		% Chg	Doc 2017					1
118,410,492 49,789,259			Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Ch
118,410,492 49,789,259	N/A							
49,789,259			N/A		N/A		80,572,848	
	114,313,762	+	, ,		117,049,704	-9.2	124,185,296	
11 058 544	49,018,434	+			61,384,395		55,369,839	
	9,844,679	+	· · · · · · · · · · · · · · · · · · ·		10,319,086		11,277,375	
4,167,444	5,337,491	+	4,505,673		5,844,932		5,431,846	
		+						
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1,294,133	526,705	-59.3	623,289	18.3	721,294	15.7	345,615	-52.1
882,040	611,166	-30.7	523,893	-14.3	539,953	3.1	352,621	-34.7
29,646	16,086	-45.7	54,385	238.1	1,680	-96.9	10,145	503.9
37,552	30,643	-18.4	19,548	-36.2	18,338	-6.2	0	-100.0
949,238	657,895	-30.7	597,826	-9.1	559,971	-6.3	362,766	-35.2
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8,077,825	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8	10,474,924	25.
4,671,298	4,960,731	6.2	7,341,415	48.0	7,803,444	6.3	6,594,712	-15.
1,577,354	1,240,462	-21.4	2,431,523	96.0	924,518	-62.0	1,078,837	16.
571,951	777,247	35.9	815,264	4.9	502,060	-38.4	467,575	-6.
6,820,603	6,978,440	2.3	10,588,202	51.7	9,230,022	-12.8	8,141,124	-11.
#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
					ge may result in a			
	65,015,247 #NAME? 6,976,897 3,371,177 217,898 15,643 3,604,718 0.83 0 0 0 0 0 0 4NAME? 1,294,133 882,040 29,646 37,552 949,238 #NAME? 16,932,181 5,122,826 777,991 209,410 6,110,227 #NAME? 43,190,103 20,717,604 3,694,958 520,885 24,933,447 #NAME? #NAME? #NAME? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65,015,247 64,200,604 #NAME? #NAME? 6,976,897 6,531,434 3,371,177 3,723,996 217,898 385,744 15,643 2,981 3,604,718 4,112,721 0.83 0.92 0	65,015,247 64,200,604 -1.3 #NAME? #NAME? ##### 6,976,897 6,531,434 -6.4 3,371,177 3,723,996 10.5 217,898 385,744 77.0 15,643 2,981 -80.9 3,604,718 4,112,721 14.1 0.83 0.92 10.7 0 0 0 N/A 0 0 0 N/A 0 0 0 N/A 0 0 0 N/A 1,294,133 526,705 -59.3 882,040 611,166 -30.7 29,646 16,086 -45.7 37,552 30,643 -18.4 949,238 657,895 -30.7 #NAME? #NAME? ##### 16,932,181 14,414,851 -14.9 5,122,826 4,697,164 -8.3 777,991 756,553 -2.8 209,410 269,700 28.8 6,110,227 5,723,417 -6.3 #NAME? #NAME? ##### 43,190,103 43,757,951 1.3 20,717,604 20,875,319 0.8 3,694,958 4,505,950 21.9 520,885 734,713 41.1 24,933,447 26,115,982 4.7 #NAME? #NAME? ##### #NAME? #NAME? ##### #NAME? #NAME? ##### #NAME? #NAME? ####################################	65,015,247 64,200,604 -1.3 71,766,673 #NAME? #NAME? ##### #NAME? ###### #NAME? ###### #NAME? ###### #NAME? #NAME? ###### #NAME?	65,015,247 64,200,604 1-1.3 71,766,673 11.8 #NAME? ###### #NAME? ###### #NAME? ####################################	65.015.247 64.200.604 1.13 71.766.673 11.8 77.548.413 #NAME? ###### #NAME? ####### #NAME? ####################################	65,015,247	######################################

Section Court of Color Per Section Court of Color Per Section Color Per Se	Return to cover		linquent Loan Inf For Charter :	_	_					
Part County MA										
Control of University No. Dec. 2019 No.										
Dec. 2015 Dec. 2015 Dec. 2017 V. Dig Dec.	Peer Group: N/A	Count of C			Nation * Peer Grou	p: All * S	tate = 'MO' * Type II	ncluded:	Federally Insured S	State
DELINOSCIPTICIONES NO CATEGORY		Count of C	o in Peer Group .	IN/A						
ALLEAGUE ATTEL LOMPS 29 20 You De Princed 4 (1987-20) 29 20 You De Princed 4 (1987-20) 29 20 You De Princed 4 (1987-20) 29 20 You De Princed 100 You You You		Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Ch
390 99 10 197 Days Delinquer										
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*** Note Name States Course 100 - an Dough - Final Acad Exercise Loores** *** Name States States Course 100 - an Dough - Final Acad Exercise Loores** *** MANAGE*** *** Trust Refer Exercise 100 - an Dough - Course Final Acad Exercise Loores** *** MANAGE*** *** MANAGE** *** MANAG	·			_	· · · · · · · · · · · · · · · · · · ·				· · · · · ·	
Note Total Residence to Compare From From From From From From From From	Total Del Real Estate Loans (> = 60 Days)	22,597,014	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6
Test Montagney Flower Ream and Information - 5 years 2,250,388 2,4 2,722,728 -0.7 (8,916,77) -1.01 2,244,407 2,000 2	-							-		
20.00 19 Disp Defrequent	· · · · · · · · · · · · · · · · · · ·	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
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1501 0350 Page Defendant										
= 30 Glogo Distriguert Total De Is May England and Hybrid Selection Les Sept (n - 60 Days) 1 2022 do 1 188 589	·									
1.1 1.2										+
Miles Mile	Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
MAINTER PRINCIPATION PRINCIPATI		12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3
Test Mortgage Adjustable Rate Loans and Hybrid@lalloones & years 50 to 179 Days Chetrquent 50 to 179		#NIAN#EQ	#NIAN4F-0	444444	ДЕГОВАТ О	#####	#N1484E-0	####	,481884E0	и и и и и и
1203 F0 00 Dept Delmanerr	·	#NAIVIE?	#NAME?	######	#NAME?	######	#NAIVIE?	######	#NAME?	#####
100 to 170 Days Delinquent		11.213.719	9.695.718	-13.5	14,656,618	51.2	13.752.148	-6.2	13.928.741	1.
1901 See Dispay Delanquert	<u> </u>									
= 980 Days Defrequent	·									
## MANET Available Rate Learn and Hyborid Ballotons (< 5 years) Delinquent 2 of 10 Quay 17 Oat 18 (Mingrage Adjustable Rate Learn and Hyborid Ballotons < 5 of 10 Quay 17 Oat 18 (Mingrage Adjustable Rate Learn and Hyborid Ballotons < 6 of 10 Quay 17 Oat 18 (Mingrage Adjustable Rate Learn and Hyborid Ballotons < 7 of 10 Quay 17 Oat 18 (Mingrage Adjustable Rate Learn and Hyborid Ballotons < 7 of 10 Quay 17 Oat 18 (Mingrage Adjustable Rate Learn Endograph Rate Learn Endograph Rate Rate Rate Rate Rate Rate Rate Rate	> = 360 Days Delinquent	0	506,240	N/A	128,960		926,779	618.7	1,380,438	49
## See Dispy 17 foal 1st Mortgage Agustacle Rate Loans and Hybride-Balcons < 5 pt 18 mAME? ## ## ## ## ## ## ## ## ## ## ## ## ##		6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11
### ### ### #### #### #### #### ##### ####										
Other Fixed Pateshtybrid/Balloon 2,740,466 3,173,860 1,58 3,013,392 5,1 2,011,867 33.2 1,880,086 2,001,085 3,001,090		#NAME?	#NIAME?	######	#NIAN/E?	######	#NIANAE?	######	#NIAME?	#####
30 of Stay Delinquent		#INAIVIL !	#INAIVIL:	######	#INAIVIL!	######	#INAIVIL!	***************************************	#INAIVIL:	#####
50 to 179 Days Defrequent		2,740,465	3,173,860	15.8	3,013,392	-5.1	2,011,967	-33.2	1,880,086	-6.
= 9.00 Days Delinquiert 1.42,144	<u> </u>			_						
Total Del Other RE Fixed-hybric/Selation Large e-90 Days 1.242,386 703,403 -43.4 3.461,834 302.2 1.871,123 -51.7 1.411,184 -1.400 -1.	180 to 359 Days Delinquent	132,231	164,137	24.1	510,509	211.0	83,489	-83.6	349,436	318
Mother Real Estate Franch-Priorid Balloon Learns Delinquent >= 60 Days / Total Other Real Estate Adjustable Rate 0.52									· ·	_
Other Res Fishack-hydridsBaloon Loane Ober 170 Days Delinquent Ober 170 Days Delinquent Ober 170 Days Delinquent Ober Res Fishack-hydridsBaloon Loane Ober Res Fishack-hydridsBaloon Loane Ober Res Fishack-hydridsBaloon Loane Ober Spanne Ober Res Fishack-hydridsBaloon Loane Ober Res Fishack-hydridsBaloon Loane Ober Res Fishack-hydridsBaloon Loane Ober Spanne Ober Res Fishack-hydridsBaloon Loane Ober Spanne Ober S	, , , ,	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15
Chief Real Estate Adjustable Rate	·	0.52	0.33	-37.0	0.95	192.0	0.69	-27 1	0.46	-33.
30 to 9 Days Delinquent	·	0.02	0.02	37.3	0.55	132.0	0.03	-27.1	0.40	-00.
1,515,1555 1,534,911 -1,1 1,071,159 3.02 3,134,291 1926 2,481,281 -2 180 to 350 Days Delinquent 322,838 411,452 27.5 41.5 30,277 45.6 30,277 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287 45.6 30,281 41.6 30,287	·	3.064,184	2,789,514	-9.0	4,173,462	49.6	5,313,461	27.3	5,766,174	. 8.
> = 380 Days Delinquent										-20
Total Del Other RE Add Rate Lns (c) = 80 Days)	·			_				4.5		67
Some Facility Some	> = 360 Days Delinquent	284,139	163,692	-42.4	117,357	-28.3	106,278	-9.4	440,695	314
RE Adjustable Rate Loans 0.32 0.28 -11.0 0.22 2-4.3 0.38 7-6.1 0.34 -2000MERCIAL LOAN DELINOUPENCY - RE & NON-RE SECURED 2	, , ,	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED Member Commercial Loans Secured By RE		0.00	0.00	44.0	0.00	04.0	0.00	70.4	0.04	
Momber Commercial Loans Secured By RE 1.615.162 3.873.510 19.8 2.903.881 25.0 3.466.825 19.4 4.245.552 2.00 1 0.79 Days Delinquent 8.37.751 6.67.289 4.6 2.172.901 22.6 3.806.624 6.8 777.477 7.7		0.32	0.28	-11.0	0.22	-24.3	0.38	76.1	0.34	-9
20 to 95 Days Delinquent										
60 to 179 Days Delinquent	·	1.615.162	3.873.510	139.8	2.903.581	-25.0	3.466.825	19.4	4.245.552	22
> ⇒ 360 Days Delinquent Total Del Member Commercial Loans Secured by RE (> = 60 Days) 1,477,789 1,130,179 2.3.5 2,172,901 92.3 4,050,190 86.4 3,376,005 - 100,005 -	· · · ·									
Total Del Member Commercial Loans Secured by RE (> = 60 Days) 1,477,789 1,130,179 2.3.5 2,172,901 92.3 4,050,190 86.4 3,376,005 -1	180 to 359 Days Delinquent	840,038	C	-100.0	0	N/A	449,549	N/A	2,598,528	478
###### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ###### #NAME? ####### #NAME? ###### #NAME? ####################################		-			0		,	N/A		-100.
Member Commercial Loans Secured by RE #NAME? ##### #NAME? ###### #NAME? ###### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ###### #NAME? ##### #NAME? ###### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ######## #NAME? ###### #NAME? ###### #NAME? ###### #NAME? ####### #NAME? ####### #NAME? ###### #NAME? ###### #NAME? ####################################	, , ,	1,477,789	1,130,179	-23.5	2,172,901	92.3	4,050,190	86.4	3,376,005	-16
Member Commercial Loans NOT Secured By RE 210,441 339,619 61.4 297,415 -1.2.4 127,751 -57.0 436,177 24 60 to 179 Days Delinquent 54,272 106,554 96.3 117,100 9.9 152,122 29.9 160,478 180 to 359 Days Delinquent 54,272 106,554 96.3 117,100 9.9 152,122 29.9 160,478 180 to 359 Days Delinquent 464,561 394,105 -15.2 312,344 2.07 227,924 227.0 136,661 -4.4	· · · · · · · · · · · · · · · · · · ·	#NIAME2	#NIANAE (#NIAME2		#NIAME2		#NIAME2	
30 to 59 Days Delinquent 210,441 339,619 61.4 297,415 -12.4 127,751 -57.0 436,177 24 24 24 24 24 24 24	·	#INAIVIE !	#INAIVIE :	######	#INAIVIE ?	######	#INAIVIE ?	######	#INAIVIE ?	#####
60 to 179 Days Delinquent	·	210.441	339 610	61 4	297 415	-12 4	127 751	-57 0	436 177	241.
180 to 359 Days Delinquent										
> = 360 Days Delinquent	·						•		· · · · · · · · · · · · · · · · · · ·	
######################################	> = 360 Days Delinquent	,			,				•	
Member Commercial Loans NOT Secured By RE	Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)							+	302,590	-20.
NonMember Commercial Loans Secured By RE										
30 to 59 Days Delinquent 0 0 N/A 0 N	•	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
60 to 179 Days Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 I 180 to 359 Days Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 I 180 to 359 Days Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 I 180 to 359 Days Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 I 180 to 359 Days Delinquent 0 0 N/A	<u>-</u>									
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Total Del NonMember Commercial Lns Secured by RE (>= 60 Days) %NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE NonMember Commercial Loans NOT Secured By RE %NonMember Commercial Loans NOT Secured by RE Delinquent = 60 Days / NonMember Commercial Loans NOT Secured by RE Delinquent = 60 Days / NonMember Commercial Loans NOT Secured by RE Delinquent = #NAME? %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / NonMember Commercial Loans NOT Secured by RE Means the number is too large to display in the cell %NonMember Commercial Loans NOT Secured by RE Means the number is too large to display in the cell								1		N/
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NonMember Commercial Loans Secured by RE				14/13		13//3		1 4//		1 4/
30 to 59 Days Delinquent 0 0 N/A 0 N	NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
60 to 179 Days Delinquent 0 0 N/A 0	<u>-</u>									
180 to 359 Days Delinquent 0 0 N/A N/A 0 N/A	7 :		-							,
> = 360 Days Delinquent O N/A O N/A O N/A O N/A O N/A Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured O N/A O N/A O N/A O N/A %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE # Means the number is too large to display in the cell # Means the number is too large to display in the cell	•				_			+		N/
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Total NonMember Commercial Loans NOT Secured by RE #NAME? #NAME? ##### #NAME? ###### #NAME? ####################################	•	0	С	N/A	0	N/A	0	N/A	0	N,
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	• • • • • • • • • • • • • • • • • • • •	rting requirements for	troubled debt restru	ctured (TDF	R) loans.	1	I			
	This policy change may result in a decline in delinquent loans reported as of June 2012.									

	n Losses, Bankrupto	cy Information, and T		Debt Restructured Lo	pans				
Return to cover 03/10/2020		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	ite = 'MO' * Type Incl	⊥ uded: Fe	derally Insured State	Credit
	Count o	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	57,153,894	62,312,755	9.0	69,195,377	11.0	75,781,423	9.5	80,110,371	5.7
* Total Loans Recovered	10,724,809		-3.1	<u> </u>				· · · · · · · · · · · · · · · · · · ·	
* NET CHARGE OFFS (\$\$)	46,429,085		11.8	· · · · · ·	11.8	, , , , , , , , , , , , , , , , , , , ,	10.3		+
**%Net Charge-Offs / Average Loans	0.62		5.3		3.2				
Total Del Loans & *Net Charge-Offs 1	111,444,332	116,122,534	4.2	129,797,014	11.8	141,566,177	9.1	138,928,990	-1.9
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.42	-2.3	1.46	2.8	1.47	0.3	1.34	-8.5
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,500,067	11,409,647	8.7			13,677,740		, ,	+
* Unsecured Credit Card Lns Recovered	1,914,327		8.9				-0.8	· · ·	
* NET UNSECURED CREDIT CARD C/Os	8,585,740		8.6	· · ·	14.2	11,616,983			
**Net Charge Offs - Credit Cards / Avg Credit Card Loans * Non-Federally Guaranteed Student Loans Charged Off	1.99 11,370		5.8 9.7			2.52 217,007	6.9 578.1		
* Non-Federally Guaranteed Student Loans Recovered	658		128.0	· '	124.9				· ·
* Net Non-Federally Guaranteed Student Loans C/Os	10,712		2.4				633.9		+
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans * Total 1st Mortgage RE Loan/LOCs Charged Off	0.02		-4.3			0.38	597.3		,
* Total 1st Mortgage RE Loans/LOCs Recovered	1,764,788		-10.9	· · · · · · · · · · · · · · · · · · ·			-67.3		
* NET 1st MORTGAGE RE LOANS/LOCs Recovered	292,785 1,472,003		92.3				-90.0 -8.4	,	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,472,003	1,009,020	-51.4	200,003	-74.2	230,014	-0.4	310,720	32.0
/ Avg 1st Mortgage RE Loans/LOCs	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.01	22.1
* Total Other RE Loans/LOCs Charged Off	1,809,433		-21.9		-19.6		35.7		
* Total Other RE Loans/LOCs Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	810,947	35.8
* NET OTHER RE LOANS/LOCs C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-102,534	-110.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.14		-26.4						
* Total Real Estate Loans Charged Off	3,574,221		-16.5						
* Total Real Estate Lns Recovered	801,802		22.0					· · · · · · · · · · · · · · · · · · ·	
* NET Total Real Estate Loan C/Os	2,772,419		-27.6	,		1,182,176			
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09		-30.0						
* Total TDR 1st & Other Real Estate Lns Charged Off * Total TDR 1st & Other Real Estate Lns Recovered	348,593	· · · · · · · · · · · · · · · · · · ·	-32.3 -51.4	· · · · · · · · · · · · · · · · · · ·			-61.0 -94.4	· · · · · · · · · · · · · · · · · · ·	
*NET TDR Real Estate C/Os	84,492 264,101	41,025 195,015		,		219 109,266		,	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?		· · · · · · · · · · · · · · · · · · ·		#NAME?		#NAME?	
* Total Leases Receivable Charged Off	0	0	N/A			0	N/A		N/A
* Total Leases Receivable Recovered	0	0	N/A	0		0	N/A	. 0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	. 0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,012	· · · · · · · · · · · · · · · · · · ·	-0.9				-13.5	,	
Number of Members Who Filed Chapter 13 YTD	1,495	2,229	49.1	· · · · · · · · · · · · · · · · · · ·				,	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD Total Number of Members Who Filed Bankruptcy YTD	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1	-50.0		100.0		1,100.0		-75.0
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	3,509		20.4			,	-30.7		
* All Loans Charged Off due to Bankruptcy YTD	37,901,600 10,747,954		7.9 1.2	· · · · · · · · · · · · · · · · · · ·	25.1 7.6	40,087,290 11,590,115			
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	-7.2	· · · · · · · · · · · · · · · · · · ·	-3.1	15.29			
REAL ESTATE FORECLOSURE SUMMARY	10.01	17.43	-1.2	10.91	-0.1	13.29	-9.0	14.59	-4.0
Real Estate Loans Foreclosed YTD	6,793,830	6,127,308	-9.8	4,655,897	-24.0	6,074,059	30.5	4,914,037	-19.1
Number of Real Estate Loans Foreclosed YTD	77		-31.2	· · · · · ·			31.4		
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	42,030,186		-5.8						
TDR Other RE Loans	6,163,247		-19.5					· · ·	
Total TDR First and Other RE Loans	48,193,433		-7.5						†
TDR RE Loans Also Reported as Commercial Loans ²	4,843,314	, ,	-19.6	· · · · ·		622,232		· · ·	
TDR Consumer Loans (Not Secured by RE)	11,124,412		13.5				28.9		+
TDR Commercial Loans (Not Secured by RE) ² Total TDR First RE, Other RE, Consumer, and Commercial Loans	840,273	· · · · · · · · · · · · · · · · · · ·	-29.8	•				,	
Total TDR First RE, Other RE, Consumer, and Commercial Loans Total TDR Loans to Total Loans	60,158,118 #NAME?	57,775,758 #NAME?	-4.0 ######	, ,		57,173,400 #NAME?		55,497,697 #NAME?	
Total TDR Loans to Net Worth	#NAME?					#NAME?		#NAME?	
TDR portion of Allowance for Loan and Lease Losses	2,935,781		-19.8						
# Means the number is too large to display in the cell	2,000,701	2,000,200	10.0	1,000,400	02.2	1,140,000	20.7	340,040	20.7
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 4/3; December = 4/3	zina)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquer		ts for troubled debt restrue	ctured (TD	DR) loans					
This policy change may result in a decline in delinquent loans reported as of June 2012.	.,			,					
² Reporting requirements for loans were changed with September 2017 cycle to accommod	late the regulatory definit	tion of commercial loans.	This policy	change may cause fluctu	ations		1	1	1
from prior cycles.			. ,			9. Loa	n Losses	Bankruptcy Information	n, & TDRs

II			ng					
			Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federal	y Insured State Cred	lit Union
Count	of CU in Peer Group :	N/A						
Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
								
			· · ·					
		 						
19.86	21.20	6.7	23.40	10.4	25.15	7.5	24.16	-3.9
			· · ·					
		_						
		_						
1.25	1.14	-9.4	1.10	-2.9	0.94	-14.6	0.79	-16.0
				5.3	25,615,797	11.3	<u> </u>	
			· · ·	18.4	3,262,446	13.3	3,671,137	
19,346,124	19,431,660	_	· · ·	3.6	22,353,351	11.0	21,464,815	
1.30	1.18	-9.3	1.04	-11.9	0.97	-6.3	0.86	-12.1
32,480,946							65,286,465	
20,525,907	20,427,342	-0.5	21,422,417	4.9	24,191,510	12.9	12,676,478	-47.6
14,179,942	19,487,929	37.4	55,500,331	184.8	69,952,650	26.0	82,595,014	18.1
24,082,881	23,070,816	-4.2	46,045,836	99.6	46,318,812	0.6	72,166,457	55.8
1,307,124	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5	4,183,187	-29.4
121,121,072	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0	72,452,098	38.2
231,904,048	241,883,347	4.3	255,392,263	5.6	240,497,146	-5.8	309,359,699	28.6
				-3.3				
93,368,978	70,873,971	-24.1	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4
, ,	, ,				, ,		, ,	
2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	2.48	127.2
72,320,532	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5	144,411,228	26.5
26,973,775	25,826,138	-4.3	29,138,868	12.8	34,348,609	17.9	53,097,735	54.6
45,856,246	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6	74,360,468	11.7
0.38	0.13	-64.4	0.34	152.1	0.48	41.1	0.49	3.5
60,000	5,094,732	8,391.2	0	-100.0	1,190,986	N/A	10,926,841	817.5
5,142	725,321	######	434,600	-40.1	2,132,494	390.7	6,797,872	218.8
#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
0	0	N/A	0	N/A	0	N/A	0	N/A
1,166,949	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4	944,930	-35.1
1,105,963				12.9	1,351,924	23.1	831,321	
	·			82.7				
	·		· ·	4.5	189,915	-22.2	163,054	
1,446,131			-	18.0				
,,	, , , , , , , , , , , , , , , , , , , ,		, ,		, ,		,,-55	
0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.36	-47.9
<u> </u>								
597.530	648,726	8.6	1,993.059	207.2	3,992,270	100.3	983,393	-75.4
123,647		_		-30.2		10.2		
,	: ::,:32		, , . 32		-,,		,	
#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
o annualizing)								
<u> </u>								
delinguency reporting real	irements for troubled debt	restructure	d (TDR) loans.					
			, ,					
2 012.								<u></u>
	Count Dec-2015 1,012,810,964 523,334,971 1,536,145,935 19.86 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 1,307,124 121,121,072 231,904,048 3.00 93,368,978 2.46 72,320,532 26,973,775 45,856,246 0.38 60,000 5,142 #NAME? 0 1,166,949 1,105,963 101,916 238,252 1,446,131 0.62	For Charter :	For Charter: N/A Count of CU: 97 Asset Range: N/A Criteria: Region: Count of CU in Peer Group: N/A Dec-2015 Dec-2016 % Chg 1,012,810,964 1,125,064,400 11.1 523,334,971 632,540,482 20.9 1,536,145,935 1,757,604,882 14.4 19.86 21.20 6.7 43,527,603 41,159,624 5.4 16,152,195 16,437,721 1.8 2,756,912 3,092,510 1,25 355,395 440,764 24.0 19,264,502 19,970,995 3.7 1.25 1.14 9.4 21,365,148 21,863,602 2.3 2,019,024 2,431,942 20.5 19,346,124 19,431,660 0.4 1.30 1.18 -9.3 32,480,946 46,017,164 41.7 20,525,907 20,427,342 -0.5 231,904,048 241,883,347 4.3 3,00 2,92 2.7 93,368,978 70,873,971 -24.1 2.46 1.71 -30.6 72,320,532 58,461,732 -19.2 26,973,775 25,826,138 -4.3 45,856,246 17,167,306 -62.6 0,000 5,094,732 8,391.2 5,142 725,321 ###### #NAME? #NAME? #NAME? ####################################	Count of CU: 97 Asset Range: N/A	For Charter: INA	For Charter: NA Count of CU: 97	For Charter: INA Count of CU: 197	For Charter: NA Count of CU: 97 Asser Range: NA Count of CU in Peer Group: All State ** MO' ** Type Included: Federally Insured State Cree** Count of CU in Peer Group: NA ** Count of CU in Peer Group: All State ** MO' ** Type Included: Federally Insured State Cree** Dec-2015

		Real Estate Loan Info	rmation 1						
Return to cover		For Charter :	N/A						
03/10/2020		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Feder	ally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	0/ Cha	Dec-2018	% Chg	Dec-2019	% Ch
REAL ESTATE LOANS OUTSTANDING:	Dec-2015	Dec-2016	% Crig	Dec-2017	% City	Dec-2016	% City	Dec-2019	% CII
First Mortgages					+				
Fixed Rate > 15 years	776,805,744	864,608,066	11.3	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.
Fixed Rate 15 years or less	670,321,253		-4.7	509,050,012	-20.3	614,043,782	20.6	570,360,405	_
Other Fixed Rate	29,330,628		-8.9	32,737,037	22.6	41,008,336		47,783,285	
Total Fixed Rate First Mortgages	1,476,457,625		3.6	1,630,995,610	6.6	1,719,209,989		1,821,121,708	_
Balloon/Hybrid > 5 years	224,442,559		8.1	140,602,966	-42.1	205,596,947	46.2	290,646,865	_
Balloon/Hybrid 5 years or less	484,674,546		0.0	469,559,446	-3.2	494,192,797	5.2	561,749,320	
Total Balloon/Hybrid First Mortgages	709,117,105	727,601,918	2.6	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.
Adjustable Rate First Mtgs 1 year or less	61,617,455	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.
Adjustable Rate First Mtgs >1 year	117,907,112	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1	334,027,503	3.
Total Adjustable First Mortgages	179,524,567	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8	375,431,550	1.
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,365,099,297	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.
Other Real Estate Loans									
Closed End Fixed Rate	223,338,564	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4	297,582,385	
Closed End Adjustable Rate	8,183,053		208.7	53,831,801	113.1	30,878,827	-42.6	22,974,377	_
Open End Adjustable Rate (HELOC)	666,161,757	715,148,617	7.4	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	
Open End Fixed Rate	14,707,529		-17.9	11,724,241	-2.9	10,190,409	-13.1	7,971,686	
TOTAL OTHER REAL ESTATE OUTSTANDING	912,390,903		5.0	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.
RE LOAN SUMMARY (FIX, ADJ):	4 700 000 404	4 770 500 050	4.0	4 774 500 570	0.4	4 004 000 000	0.0	2 444 700 572	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) Other RE Fixed Rate	1,700,900,184		4.2	1,771,598,576	-0.1 68.6	1,924,806,936		2,111,768,573	+
Total Fixed Rate RE Outstanding	238,046,093		-8.8 2.6	366,116,184	7.4	242,500,392	-33.8	305,554,071	_
%(Total Fixed Rate RE/Total Assets)	1,938,946,277 15.91	1,989,718,812 15.50	-2.5	2,137,714,760 15.87	2.4	2,167,307,328 15.49		2,417,322,644 16.00	+
%(Total Fixed Rate RE/Total Assets) %(Total Fixed Rate RE/Total Loans)	25.07	24.00	-4.3	23.61	-1.6	22.03	-6.7	22.97	
70(Total Tixed Nate NE/Total Loans)	23.01	24.00	-4.5	25.01	-1.0	22.03	-0.7	22.31	4.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	664,199,113	677,078,346	1.9	816,085,911	20.5	864,195,152	5.9	937,180,870	8.
Other RE Adj Rate	674,344,810		9.8	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	+
Total Adj Rate RE Outstanding	1,338,543,923	, ,	5.9	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	
,	, , ,	, , ,		, , ,		, , ,			
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	24,301,452	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	18,894,406	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9	86,038,790	2.
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	43,195,858	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9	112,188,443	8.
%(Interest Only & Payment Option First & Other RE Loans / Total	0.25	0.45	26.5	0.65	45.6	0.74	12.4	0.74	0
Assets) %(Interest Only & Payment Option First & Other RE Loans / Net	0.35	0.45	26.5	0.65	45.6	0.74	13.4	0.74	0.
Worth)	3.37	4.20	24.7	6.17	46.9	6.82	10.6	6.84	0.
Outstanding Residential Construction (Excluding Commercial	0.07	1.20		0.11	10.0	0.02	10.0	0.01	<u> </u>
Purpose Loans) 1	2,924,382	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6	7,186,692	7.
Allowance for Loan Losses or Allowance for Credit Losses on									
all RE Loans	10,165,491	7,258,243	-28.6	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	734,076,530		15.2	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	
* Fixed Rate 15 years or less	261,636,459		13.3	212,978,050	-28.2	191,460,237	-10.1	283,594,976	
* Other Fixed Rate	10,104,532		-58.9	7,375,384	77.7	13,060,244	77.1	22,147,017	
* Total Fixed Rate First Mortgages	1,005,817,521	1,146,277,308	14.0	996,921,335	-13.0	1,080,420,035		1,526,510,681	
* Balloon/Hybrid > 5 years	98,653,850		-35.5	107,136,720	68.5	122,474,189		147,015,939	
* Balloon/Hybrid 5 years or less	104,964,326		-16.0	114,902,910	30.4	116,481,241	1.4	165,116,440	_
* Total Balloon/Hybrid First Mortgages	203,618,176		-25.5	222,039,630	46.3	238,955,430		312,132,379	
* Adjustable Rate First Mtgs 1 year or less	18,619,299		2.9	12,313,589	-35.8	14,208,310		11,258,746	
* Adjustable Rate First Mtgs >1 year	25,332,189		15.6	29,245,595	-0.1	28,115,426		31,519,715	
* Total Adjustable First Mortgages	43,951,488		10.2 7.4	41,559,184	-14.2	42,323,736		42,778,461	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED * Amounts are year-to-date while the related %change ratios are annualized.	1,253,387,185	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.
Amounts are year-to-date write the related %thange ratios are annualized.									-
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	For Charter :	N/A						
			tion * Peer Group: /	All * State	e = 'MO' * Type Include	d: Federall	y Insured State Cre	edit
Count c	of CU in Peer Group :	N/A						
Dec-2015	Dec-2016	% Cha	Dec-2017	% Cha	Dec-2018	% Cha	Dec-2019	% Chg
	200 2010	/s cg	200 2011	, o e.i.g	200 2010	/0 G.I.g	200 2010	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
71,914,031	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3	100,609,640	24.0
5,234,682			23,030,788			-64.4	2,879,600	
			295,132,430			-11.1		
					' '			
		+						
					, , ,			
	00.12	2.0	20.00	-11.0	20.00	1.0	02.00	21.2
819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803,633,183	2.9	1,157,198,144	44.0
65.40	76.72	17.3	61.94	-19.3	59.02	-4.7	61.51	4.2
16,178,116			18,464,904			8.5	23,939,505	-
2,902,338,423			3,719,133,801	-		5.8	4,254,913,097	
1.26	1.33	5.2	1.30	-2.3	1.32	1.8	1.46	10.6
1 262 412 240	1 225 204 007	F 7	1 460 621 750	0.4	1 400 204 527	2.0	1 567 202 252	<i>5</i> ′
311,072,707	330,000,045	12.0	303,010,700	-13.4	373,249,130	22.3	412,301,077	20.3
0	0	N/A	0	N/A	0	N/A	0	N/A
0			0	N/A	0	N/A	0	
0	0	N/A	0	N/A	0	N/A	0	
4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9
12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6
6,273,910	5,909,700	-5.8	4,447,062			52.9	6,027,828	-11.3
1,242,366	703,403		3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6
							3,530,797	+
22,597,014	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6.0
26 124 704	24.049.906	F 0	26 270 244	6.0	22 670 222	10.2	20 277 446	17.2
	<u> </u>							
						6.5		
1.97	1.78	-9.7	1.73			-1.9	1.63	-3.5
0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.59	-14.7
. === ===	. ====			40.0	2 27 4 472	40.4		
			,					
3,073,243	3,101,704	1.7	4,000,909	-9.0	4,700,434	0.7	3,320,431	-20.0
10.53	11.58	10.0	12.39	6.9	12.53	1.2	10.21	-18.6
074 005	400,000	00.4	050.047	44.5	0	400.0	0	N1//
274,905	462,890	68.4	256,847	-44.5	U	-100.0	0	N/A
0.00	0.00	N/A	14.70	N/A	0.00	-100.0	0.00	N/A
1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	376,460	22.8
292,785	· · · · · · · · · · · · · · · · · · ·		675,834		,	-90.0	59,740	+
1,472,003	1,009,828	-31.4	260,665	-74.2	238,814	-8.4	316,720	32.6
0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.01	22.1
		<u> </u>						
1,300,416			560,847			68.2	-102,534	+
0.14	0.11	-26.4	0.06			50.9	-0.01	
annualizing)								
	definition of commercial I							
	71,914,031 5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366 2,158,332 22,597,014 36,134,704 5,804,649 41,939,353 64,536,367 1.97 0.69 4,526,536 548,707 5,075,243 10.53 274,905 0.00 1,764,788 292,785 1,472,003 0.06 1,809,433 509,017 1,300,416	Count of CU : Asset Range : Criteria : Count of CU in Peer Group :	Count of CU : 97 Asset Range : N/A	Count of CU : 97	Count of CU: 97		Count of CU 97	Count of CU 97

	Co	mmercial Loan		on					
Return to cover 03/10/2020		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Gro	oup: All *	State = 'MO' * Ty	oe Includ	ed: Federally Ins	ured
	Count of CL	J in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members 13	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	474,498,557	29.3
Purchased Commercial Loans or Participations to Nonmembers 13	27,090,902	35,096,410	29.6	34,810,350	-0.8	44,866,359	28.9	53,498,266	19.2
Total Commercial Loans ¹³	355,880,304	401,539,771	12.8				20.6	527,996,823	
Unfunded Commitments 13	14,838,328	18,718,057		15,570,012			186.4	69,804,507	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	341,041,976	382,821,714	_			411,820,826	20.6	527,996,823	
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1	0.000	0.005		1 100	40.4	1.010	40.5	1.011	
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,641	21.6
Participation Interests to Nonmembers	135	135	0.0	125	-7.4	150	20.0	109	-27.3
Total Number of Commercial Loans Outstanding	2,227	2,460	10.5	1,324	-46.2	1,499	13.2	1,750	16.7
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	2.055.400	42.004.040	070.0	40 407 407	2.0	40.050.040	40.4	20 500 042	10.4
Construction and Development Farmland	2,855,488 1,270,958	13,684,819 947,887			-2.0 290.3		48.1 -4.7	29,506,613 4,144,261	
Non-Farm Residential Property	125,279,942	132,272,305				0,520,732 N/A	-4.7	4,144,201 N/A	
Multifamily	N/A	N/A	\	36,080,883		43,026,581	19.3	80,426,400	86.9
Owner Occupied, Non-Farm, Non-Residential Property	77,327,560	91,676,422					12.5	178,143,579	
Non-Owner Occupied, Non-Farm, Non-Residential Property Total Real Estate Secured Commercial Loans	113,997,183	124,957,636					35.2 22.9	180,080,824 472,301,677	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	320,731,131	363,539,069	13.3	303,818,759	-10.4	373,249,156	22.9	412,301,677	20.5
MEMBERS) 1									
Loans to finance agricultural production and other loans to farmers	628,897	764,214				,	19.3	862,670	_
Commercial and Industrial Loans	31,668,269	34,193,124					2.4	53,300,583	
Unsecured Commercial Loans	1,122,205	922,317				1,138,169	-17.0	1,093,495	
Unsecured Revolving Lines of Credit (Commercial Purpose) Total Non-Real Estate Secured Commercial Loans	1,729,802 35,149,173	2,121,047 38,000,702		748,610 37,653,145		939,979 38,571,670	25.6 2.4	438,398 55,695,146	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1	33,143,173	30,000,702	0.1	37,000,140	-0.5	30,371,070	2.7	33,033,140	
Number - Construction and Development	11	26	136.4	23	-11.5	43	87.0	52	2 20.9
Number - Farmland	6	6				14	0.0	16	_
Number - Non-Farm Residential Property	982	1,119				N/A		N/A	
Multifamily Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A 212	N/A 234		128 312		138 367	7.8 17.6	187 395	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	295	307	_	289			4.5	395	_
Total Number of Real Estate Secured Commercial Loans	1,506	1,692				864	12.8	964	
Number - Loans to finance agricultural production and other loans to farmers	23	21	-8.7	17	-19.0	21	23.5	24	14.3
Number - Commercial and Industrial Loans	381	463	_			531	21.0	673	_
Number - Unsecured Commercial Loans Number - Unsecured Revolving Lines of	39	35	-10.3	43	22.9	38	-11.6	38	0.0
Credit (Commercial Purpose)	278	249	-10.4	59	-76.3	45	-23.7	51	13.3
Total Number of Non-Real Estate Secured Commercial Loans	721	768		558	-27.3	635	13.8	786	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1									
* Member Commercial Loans Granted YTD * Purchased or Participation Interests to Normambers	80,852,852	91,637,561	13.3				50.9	217,359,822	
* Purchased or Participation Interests to Nonmembers DELINQUENCY - COMMERCIAL LOANS 2	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	25,887,143	78.6
30 to 59 Days Delinquent	1,825,603	4,213,129	130.8	3,200,996	-24.0	3,594,576	12.3	4,681,729	30.2
60 to 179 Days Delinquent	692,023	773,843	_		195.9	3,732,786	63.0	937,955	
180 to 359 Days Delinquent	984,826	63,957	_			449,549		2,604,179	_
> = 360 Days Delinquent	464,561	856,995				247,901	-20.6	136,461	
Total Del Loans - All Types (>= 60 Days)	2,141,410	1,694,795	-20.9	2,619,263	54.5	4,430,236	69.1	3,678,595	-17.0
COMMERCIAL LOAN DELINQUENCY RATIOS 1 % Comm Lns > = 30 Days Delinquent	1.16	1.54	32.7	#NAME?	######	#NAME?	######	#NAME?) ######
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.63	0.44				#NAME?		#NAME?	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1									
*Total Comm Lns Charge Offs	1,007,518	540,702				326,085	-78.0	233,092	
*Total Comm Lns Recoveries AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	958,554	136,045	-85.8	552,451	306.1	209,235	-62.1	44,328	-78.8
Comm Lns above) 1									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable									
delinquency)	0.00	0.00	N/A	#NAME?	######	#NAME?	######	#NAME?	#####
MISCELLANEOUS LOAN INFORMATION: 1									
Real Estate Loans also Reported as Commercial Loans Agricultural Related Commercial Loans	311,672,787	350,800,645						472,301,677	
Number of Outstanding Agricultural Related Loans	1,899,855 29	1,712,101 27				4,309,333 35	-1.1 12.9	5,006,931 40	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	29	21	-0.9	31	14.0		12.3	40	1-4.0
	N/A	N/A		3,867,400		5,630,693	45.6	12,386,299	
*Commercial Loans and Participations Sold -no servicing rights- YTD	868,277	140,000					N/A	1,600,000	_
Commercial SBA Loans Outstanding Number of Commercial SBA Loans Outstanding	3,969,871	3,804,539			+		-11.3	4,692,327	
Total Member Business Loans - (NMBLB)	19 328,789,402	20 366,443,361					-25.0 14.8	27 543,839,647	
%(NMBLB / Total Assets)	#NAME?		11.5	#NAME?		#NAME?		#NAME?	_
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg				-	ions from p	rior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reportin This policy change may result in a decline in delinquent loans reported as of June 2012.	g requirements for troo	ubled debt restructure	ed (TDR) lo	ans.					
									1

									T
Return to cover	Inve	stments, Cash, & Cas For Charter :		ts					
03/10/2020		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group:	All * State	e = 'MO' * Type Included	d: Feder	ally Insured State Cro	edit
i doi didup.	Count	of CU in Peer Group :		ation 1 cor Group.		z = mo Type moradec	1. 1 0001	any moured oldie or	
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	18,799,263	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2	7,256,506	-32.7
Held to Maturity 1-3 yrs	56,470,609	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0	80,621,962	53.2
Held to Maturity 3-5 yrs	25,070,650	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9	6,516,166	-85.2
Held to Maturity 5-10 yrs	14,787,512		-39.4	8,288,917	-7.6	5,457,112	-34.2	3,809,563	-30.2
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0			0	N/A	137,988	N/A	11/7	-100.0
TOTAL HELD TO MATURITY	115,128,034	118,621,810		109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2
Allowance for Credit Losses on Held to Maturity Securities	115,126,034	110,021,010	3.0	109,195,021	-7.9	113,009,502	3.6	90,204,197	-13.2
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
(ii AGC 020 flas beeff adopted)	0	0	IN//A	0	IN//A	0	IV/A	0	11/7
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	395,889,624	52.4
Available for Sale 1-3 yrs	685,699,284	601,525,640		605,087,015	0.6	643,520,817	6.4	638,316,223	-0.8
Available for Sale 1-3 yrs Available for Sale 3-5 yrs	770,726,758			875,587,477	-4.8	679,422,831	-22.4	472,483,802	
					-				
Available for Sale 5-10 yrs	115,815,282			106,340,830	-26.0	129,139,920	21.4	126,275,867	-2.2
Available for Sale 3-10 yrs	N/A	N/A		N/A	70 -	N/A	050.0	N/A	07.5
Available for Sale > 10 yrs	18,027,410			1,191,876		4,210,529	253.3	1,449,701	-65.6
TOTAL AVAILABLE FOR SALE	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8
									_
Trading < 1 year	0	-		0	_	0	N/A	0	N/A
Trading 1-3 years	0			0	,	0	N/A	0	, -
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	67,831,186	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,002,670			18,421,102		0	-100.0	67,831,186	
	, ,	, ,		, ,				, ,	
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL EQUITY SECURITIES	N/A	N/A		N/A		N/A		0	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 5-10 Years	N/A			N/A		N/A		0	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A			N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years	N/A			N/A		N/A		0	
Held-to-Maturity Debt Securities > 5-10 Years	N/A			N/A		N/A		0	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Allowance for Credit Losses on Held to Maturity									
Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869			1,061,188,136	-8.5	981,244,214	-7.5	1,320,174,578	
Other Investments 1-3 yrs	331,907,106			306,291,831	4.6	295,692,087	-3.5	285,621,246	
Other Investments 3-5 yrs	99,762,513			84,686,534	-11.9	66,111,841	-21.9	49,472,855	
Other Investments 5-10 yrs	38,456,725	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5	3,110,638	-45.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,647,617	486,724	-70.5	1,701,262	249.5	2,195,544	29.1	3,029,430	38.0
TOTAL Other Investments	1,722,988,830			1,463,303,718	t	1,350,955,265	-7.7	1,661,408,747	
				· · · ·				· ·	
MATURITIES :									
Total Investments < 1 yr	1,465,473,077	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,759,850	-6.6	1,723,320,708	37.7
Total Investments 1-3 yrs	1,074,076,999			960,563,338		991,833,842	3.3	1,004,559,431	1.3
Total Investments 3-5 yrs	895,559,921	1,037,930,320		989,884,722		789,618,924	-20.2	528,472,823	
Total Investments 5-5 yrs Total Investments 5-10 yrs							-20.2		
<u> </u>	189,062,189 N/A			142,486,804		140,308,611	-1.5	201,027,254	
Total Investments 2 10 vm		N/A	1	N/A		N/A		N/A	
Total Investments 3-10 yrs				0.000.100	FO -	0.544.004	1000	4 470 404	040
Total Investments > 10 yrs	19,675,027	6,089,516	-69.0	2,893,138		6,544,061	126.2	4,479,131	-
•		6,089,516	-69.0	2,893,138 3,436,240,724		6,544,061 3,180,065,288	126.2 -7.5	4,479,131 3,461,859,347	-

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Return to cover		Other Investment In For Charter :		1					
03/10/2020		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	te Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Cha	Dec-2019	% Chg
INVESTMENT SUMMARY:	200 2010	200 2010	70 Ong	200 2017	70 Ong	500 2010	/0 Ong	200 2010	70 0119
NCUA Guaranteed Notes (included in US Gov't Obligations)	17,258,983	10,742,475	-37.8	2,569,535	-76.1	2,031,060	-21.0	1,608,915	-20.8
Total FDIC-Issued Guaranteed Notes	0	C	N/A	0	N/A	0	,,,		1 1//
All Other US Government Obligations	60,944,858	94,364,175			32.3	153,072,110			
TOTAL U.S. GOVERNMENT OBLIGATIONS	78,203,841	105,106,650	34.4	127,457,723	21.3	155,103,170	21.7	156,196,534	0.7
Agency/GSE Debt Instruments (not backed by mortgages)	729,081,154	717,788,374	-1.5	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7
Agency/GSE Mortgage-Backed Securities	1,028,966,096	1,180,963,746			-10.0	1,040,820,342			
TOTAL FEDERAL AGENCY SECURITIES	1,758,047,250	1,898,752,120			-7.2	1,562,428,330			
Securities Issued by States and Political Subdivision in the U.S.	9,342,933	4,857,942			-45.0	2,629,491	-1.6		_
Privately Issued Mortgage-Related Securities	32	C		0	N/A	0	N/A	0	
Privately Issued Securities (FCUs only)	0	C	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	940,680	695,874		-	-38.8	246,402		39,386	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	940,712	695,874	-26.0	425,901	-38.8	246,402	-42.1	39,386	-84.0
Mutual Funds	27 427 007	200 474	-99.2	E 400 044	2 224 0	4 050 500	F 4	4 004 000	0.0
Common Trusts	27,137,987 3,524,702	220,171 3,510,271	1	5,133,614 3,524,192	2,231.6	4,858,599 3,433,659			
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,662,689	3,730,442	1			8,292,258	-		
Bank Issued FDIC-Guaranteed Bonds	0	0,100,112		0	N/A	0,202,200			
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	405,298,265	456,348,742	12.6	457,469,685	0.2	302,498,237	-33.9	348,733,267	
Commercial Mortgage Backed Securities	68,696,412	182,461,623	165.6	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	0) IN/A	0	IN/A	0	IN/A	0	IN/F
Without Embedded Options or Complex Coupon Formulas	0	C	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	C	N/A	0	N/A	0	N/A	0	
Deposits/Shares per 703.10(a)	0	C	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under			N1/A		NI/A		N1/A		NI/A
Investment Pilot Program (703.19) Fair Value of Total Investments	3,647,364,271	3,630,295,808	1 4/7 (3,434,984,459	N/A -5.4	0 3,177,831,215	,,,	3,473,561,398	N/A 9.3
Investment Repurchase Agreements	0,047,304,271	3,030,293,000		0,434,964,439	-5.4 N/A	3,177,031,213			N/A
Borrowing Repurchase Agreements Placed in Investments									1,07
for Positive Arbitrage	10,085,300	12,820,488	27.1	0	-100.0	0	N/A		N/A
Cash on Deposit in Corporate Credit Unions	152,751,399	138,861,044		125,494,471	-9.6	109,190,803			_
Cash on Deposit in Other Financial Institutions	744,359,460	625,332,102	-16.0	604,075,196	-3.4	555,381,885	-8.1	386,712,285	-30.4
CUSO INFORMATION Value of Investments in CUSO	44.040.076	40 FF0 C47	10.6	46 997 769	F 4	44 502 004	-11.5	4F F04 0F2	0.0
CUSO loans	44,019,976 489,422	49,550,647 581,277		46,887,762 300,000	-5.4 -48.4	41,502,091 9,999,994		· · ·	
Aggregate cash outlays in CUSO	23,809,389	23,730,960			-3.9	22,593,065			
- 95-95		20,: 00,000	0.0	==,: 00,: : 0	0.0		0.0	0.,00.,002	331
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,430,200	C	-100.0	0	N/A	1,281,748	N/A	1,319,011	2.9
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	185,526,154	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4	194,801,249	24.5
CREDIT UNION INVESTMENT PROGRAMS	24	22	1.0	22	4.5	20	-4.3	24	4.5
Mortgage Processing Approved Mortgage Seller	21	18		23	4.5 11.1	22			
Borrowing Repurchase Agreements	13	1	0.0	0	-100.0	1	N/A	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)	4	3		2	-33.3	4		4	0.0
Investment Pilot Program	0	C	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2		2	0.0	2		2	
Deposits and Shares Meeting 703.10(a)	0	C		0	N/A	0		0	_
Brokered Certificates of Deposit (investments)	35	33		32	-3.0	31	-3.1	33	
Charitable Donation Accounts RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	0	С	N/A	0	N/A	0	N/A	0	N/A
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	24,477,304	21,751,020	-11.1	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8
Other Investments	3,818,207	6,655,608		24,340,965	265.7	6,181,718	-		
Other Assets	108,514,410	126,865,370	16.9	116,433,115	-8.2	141,546,506	21.6	141,348,411	-0.1
Total Assets Used to Fund Employee Benefit Plans or Deferred	402 252 22			.=- =- =				0.7	
Compensation Agreements	136,809,921	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7
1/ Prior to March 31, 2014, this item included investments purchased for employe	e henefit/deferred comp	ensation plans							
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	Supplemental Share			neer, a borrowings					
<u>Return to cover</u> 03/10/2020		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ıded: Fede	rally Insured State	Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors	788,500	1,393,985	76.8		143.9	1,409,589	-58.5	4,608,075	+
Employee Benefit Member Shares	1,955,200 21,006,162	1,729,535 22,191,319			375.4 -0.5	1,914,394 34,627,568	-76.7 56.8	2,086,039 27,730,953	
Employee Benefit Nonmember Shares	21,000,102	22,191,319			-0.5 N/A	0	N/A	27,730,933	
529 Plan Member Deposits	0	0	N/A		N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A		N/A	0	N/A	0	N/A
Health Savings Accounts	22,568,930	26,265,171	16.4		13.3	33,458,629	12.4	37,283,534	
Dollar Amount of Share Certificates >= \$100,000	450,700,395	480,272,569	6.6	544,188,997	13.3	531,588,965	-2.3	716,791,374	34.
Dollar Amount of IRA/Keogh >= \$100,000	309,151,688	293,622,367	-5.0	276,532,323	-5.8	266,674,751	-3.6	325,883,457	22.
Dollar Amount of Share Drafts Swept to Regular Shares or		_						_	
Money Market Accounts	0	0	N/A		N/A	0	N/A	0	N/A
Commercial Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	203,968,221	210,176,031	3.0		46.7	352,975,706	14.5	451,649,775	
SAVING MATURITIES	6,183,580	6,263,090	1.3	6,517,312	4.1	7,649,812	17.4	7,531,747	-1.
< 1 year	9,436,412,014	9,969,904,623	5.7	10,327,540,539	3.6	10,787,724,381	4.5	11,570,782,829	7.
1 to 3 years	724,081,317	671,100,197	-7.3		14.4	738,512,658	-3.8	800,378,746	
> 3 years	350,756,600	362,583,095			7.4	402,171,311	3.3	494,259,155	
Total Shares & Deposits	10,511,249,931	11,003,587,915			4.4	11,928,408,350	3.9	12,865,420,730	
INSURANCE COVERAGE OTHER THAN NCUSIF	, - 11	,, 1, - 10		, = 1,= 30, 11		, ,		, ,	
Share/Deposit Insurance Other than NCUSIF	8	7	-12.5	7	0.0	7	0.0	9	28.
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,599,593	33,651,660	-10.5	32,548,467	-3.3	34,045,218	4.6	45,839,568	34.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.
Miscellaneous Commercial Loan Unfunded Commitments (Included In									
Categories Above) Agricultural Related Commercial Loans	20.760	07.000	220.0	160.646	70.0	FO 900	-64.7	222 204	200
Construction & Land Development	29,760 621,560	97,892 3,023,698	228.9 386.5	,	73.3 18.1	59,899 30,887,136	765.2	233,281 49,831,183	
Outstanding Letters of Credit	341,976	92,000	-73.1	181,000	96.7	482,070	166.3	260,580	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	341,970	32,000	-73.1	101,000	30.7	402,070	100.5	200,300	-43.
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	420,889,088	463,245,563	10.1	519,720,627	12.2	569,937,011	9.7	608,674,310	6.
Credit Card Line	936,065,206	1,021,715,455	9.2	996,166,663	-2.5	1,046,762,663	5.1	1,084,385,763	3.
Unsecured Share Draft Lines of Credit	114,714,998	115,169,956			3.0	111,464,089	-6.0	116,609,429	
Overdraft Protection Programs	252,476,221	265,179,159			7.1	305,875,289	7.7	320,384,567	
Residential Construction Loans-Excluding Commercial Purpose	1,028,671	2,021,104	96.5		33.3	4,790,457	77.8	6,265,524	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A		N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products Other Unused Commitments	62 220 470	05 774 454	N/A		N/A	20 547 925	N/A	05 062 645	N//
Total Unfunded Commitments for Non-Commercial Loans	62,228,479 1,787,402,663	25,771,454 1,893,102,691	-58.6 5.9		6.8 2.9	29,547,835 2,068,377,344	7.4 6.1	25,063,645 2,161,383,238	
Total Unused Commitments Total Unused Commitments	1,802,240,991	1,911,820,748	6.1	1,964,269,186	2.7	2,112,972,712	7.6	2,101,363,236	
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
Unfunded Commitments Committed by Credit Union	1,802,240,991	1,911,748,778	6.1	1,963,730,475	2.7	2,112,546,546	7.6	2,230,526,724	
Unfunded Commitments Through Third Party	0	71,970			648.5	426,166	-20.9	661,021	+
Loans Transferred with Recourse ¹	254,195,432	297,567,906		376,837,079	26.6	513,855,555	36.4	669,043,347	
Pending Bond Claims	607,516	1,237,869			-7.0	320,394	-72.2	104,366	+
Other Contingent Liabilities	1,134,868	21,693,808			2.1	15,923,424	-28.1	9,296,398	
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	27	26	-3.7	27	3.8	27	0.0	27	0.
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,939,240,105	2,045,223,332	5.5		-6.6	1,960,730,193	2.7	2,172,713,068	
Total Committed Credit Lines	377,231,079	441,213,776			-87.3	53,914,250	-3.5	76,216,350	
Total Credit Lines at Corporate Credit Unions	274,538,800	294,195,000	7.2		1.7	310,341,000	3.8	314,963,300	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	9,280,788	45,242,176	387.5	206,089,643	355.5	232,511,178	12.8	184,501,548	-20.
Line of Credit Outstanding from Corporate Cus	0	1,631,289	N/A	2,881,125	76.6	8,782,576	204.8	1,322,305	-84.
Term Borrowings Outstanding from Corporate Cus	0	0	N/A		N/A	0	N/A	2,000,000	
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	1,231,550,343	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	5.9	2,157,510,276	16.
Amount of Borrowings Subject to Early Repayment at									
Lenders Option	10,000,000	0			N/A	0	N/A	0	,,
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	500,000	N/A	500,000	0.
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¹ Included MBL construction and land development prior to 03/31/09.				1					1

	Miscella	neous Information, Pro	ograms.	Services					
Return to cover		For Charter :							
03/10/2020		Count of CU:	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federal	ly Insured State Cred	lit Union
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
MEMBERSHIP:									
Num Current Members	1,389,705	1,415,570	1.9	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8
Num Potential Members	33,715,033	37,227,328	10.4	33,190,253	-10.8	33,019,377	-0.5	34,552,290	4.6
% Current Members to Potential Members	4.12	3.80	-7.7	4.38	15.1	4.57	4.3	4.44	-2.7
* % Membership Growth	2.67	1.86	-30.2		41.7	3.78	43.3	1.77	-53.2
Total Num Savings Accts	2,621,112	2,657,678	1.4		3.1	2,837,355	3.6	2,880,248	1.5
EMPLOYEES:	, , ,	, ,-		,,		, ,		,,	
Num Full-Time Employees	3,612	3,708	2.7	3,779	1.9	3,966	4.9	4,115	3.8
Num Part-Time Employees	422	385	-8.8	·	-8.6	340	-3.4	287	-15.6
BRANCHES:			0.0		0.0	0.0			
Num of CU Branches	313	310	-1.0	321	3.5	322	0.3	324	0.6
Num of CUs Reporting Shared Branches	30	30			0.0	31	3.3	29	-6.5
Plan to add new branches or expand existing facilities	11	15			-6.7	15	7.1	19	26.7
MISCELLANEOUS LOAN INFORMATION:	- 11	10	30.4	14	-0.1	10	7.1	19	20.7
**Total Amount of Loans Granted YTD	3,799,506,715	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	3,733,000,715	4,100,702,011	9.4	4,382,403,362	5.7	4,102,030,439	0.9	5, 4 56,555,196	13.7
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS	- 0	U	IN/A	0	IN/A	U	IN/A	U	IN/PA
(Credit Programs):									
Commercial Loans	32	32	0.0	32	0.0	32	0.0	33	3.1
Credit Builder	28	27	-3.6		0.0	26	-3.7	26	0.0
Debt Cancellation/Suspension	5	5	0.0		-20.0	5	25.0	5	0.0
Direct Financing Leases	0	0			N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	8	-11.1	8	0.0	8	0.0	8	0.0
Indirect Consumer Loans	~								
Indirect Mortgage Loans	34	35			-5.7	32	-3.0	32	0.0
Interest Only or Payment Option 1st Mortgage Loans	9	9	0.0		-11.1	11	37.5	11	0.0
	11	11	0.0		0.0	11	0.0	11	0.0
Micro Business Loans	13	12	-7.7		0.0	12	0.0	12	0.0
Micro Consumer Loans	14	12	-14.3		-8.3	11	0.0	11	0.0
Overdraft Lines of Credit	64	59	-7.8		-3.4	55	-3.5	53	-3.6
Overdraft Protection	57	55			-5.5	51	-1.9	50	-2.0
Participation Loans	43	40			-2.5	44	12.8	44	0.0
Pay Day Loans	15	15			6.7	16	0.0	16	0.0
Real Estate Loans	80	78			-5.1	69	-6.8	67	-2.9
Refund Anticipation Loans	2	2	0.0		0.0	2	0.0	2	0.0
Risk Based Loans	82	80	-2.4		-5.0	73	-3.9	71	-2.7
Share Secured Credit Cards	30	31	3.3		-6.5	30	3.4	30	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	82				-2.5	77	0.0	76	
Commercial Share Accounts	44	42	-4.5		4.8	43	-2.3	43	0.0
Check Cashing	60	60	0.0		0.0	61	1.7	61	0.0
First Time Homebuyer Program	13	14	7.7	14	0.0	16	14.3	16	0.0
Health Savings Accounts	12	12	0.0	12	0.0	13	8.3	13	0.0
Individual Development Accounts	2	2	0.0		0.0	3	50.0	3	0.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36			-2.8	35	0.0	35	0.0
International Remittances	19	20			0.0	20	0.0	20	0.0
Low Cost Wire Transfers	81	77	-4.9		-2.6	73	-2.7	72	-1.4
**Number of International Remittances Originated YTD	3,922	4,008	2.2		3.8	4,461	7.2	4,250	-4.7
MERGERS/ACQUISITIONS:	0,022	1,000		1,102	0.0	1, 101		1,200	
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	7	10	42.9	13	30.0	13	0.0	14	7.7
Adjusted Retained Earnings Obtained through		10		.0	30.0	10			
Business Combinations	6,119,825	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5
Fixed Assets - Capital & Operating Leases	-, -,	- , , - 30		,,		-, >-,-2-		,,	
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	27,327,327	28,683,342	5.0	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no	annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
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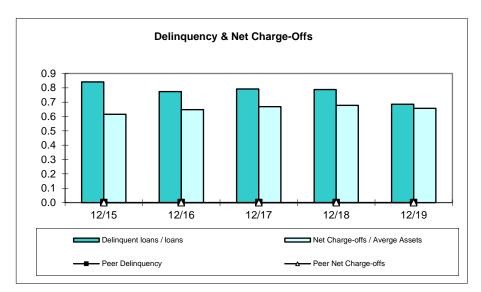
	Inform	ation Systems	& Techi	nology					
Return to cover		For Charter :		, , , , , , , , , , , , , , , , , , ,					
03/10/2020		Count of CU:	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer C	Froup: All	* State = 'MO'	* Type I	ncluded: Feder	ally
	Count of CU in	Peer Group :	N/A		_				
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	0	-100.0	0	N/A	0	N/A
Vendor Supplied In-House System	59	56	-5.1		-3.6	51	-5.6		-5.9
Vendor On-Line Service Bureau	47	45	-4.3		-2.2	43	-2.3	45	4.7
CU Developed In-House System	0	0	N/A		N/A	0	N/A	0	N/A
Other	5	5	0.0		0.0	5	0.0	,	-20.0
		0	0.0		0.0	-	0.0		20.0
Electronic Financial Services									
Home Banking Via Internet Website	85	82	-3.5	81	-1.2	78	-3.7	78	0.0
Audio Response/Phone Based	63	60	-4.8	56	-6.7	56	0.0	55	-1.8
Automatic Teller Machine (ATM)	79	76	-3.8		-2.6	74	0.0	74	0.0
Kiosk	7	6	-14.3	5	-16.7	6	20.0	7	16.7
Mobile Banking	50	54	8.0	53	-1.9	55	3.8	59	7.3
Other	2	2	0.0	4	100.0	6	50.0	6	0.0
Services Offered Electronically									
Member Application	40	41	2.5	42	2.4	42	0.0	43	2.4
New Loan	49	48	-2.0	49	2.1	50	2.0	49	-2.0
Account Balance Inquiry	86	82	-4.7	81	-1.2	78	-3.7	79	1.3
Share Draft Orders	62	62	0.0	62	0.0	60	-3.2	59	-1.7
New Share Account	25	24	-4.0	25	4.2	26	4.0	27	3.8
Loan Payments	80	77	-3.8	75	-2.6	73	-2.7	72	-1.4
Account Aggregation	17	17	0.0	17	0.0	18	5.9	17	-5.6
Internet Access Services	28	32	14.3	33	3.1	32	-3.0	34	6.3
e-Statements	79	77	-2.5	74	-3.9	73	-1.4	71	-2.7
External Account Transfers	30	29	-3.3		6.9	35	12.9		0.0
View Account History	86	82	-4.7	81	-1.2	78	-3.7	78	0.0
Merchandise Purchase	6	6	0.0		0.0	4	-33.3	3	-25.0
Merchant Processing Services	6	6	0.0		0.0	7	16.7	9	28.6
Remote Deposit Capture	25	27	8.0		29.6	41	17.1	46	12.2
Share Account Transfers	85	82	-3.5		-3.7	76	-3.8		1.3
Bill Payment	68	67	-1.5		-1.5	63	-4.5		
Download Account History	73	72	-1.4		0.0	69	-4.2	67	-2.9
Electronic Cash	4	5	25.0		0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	15	17	13.3	+	47.1	32	28.0	34	6.3
Mobile Payments	20	24	20.0	26	8.3	31	19.2	34	9.7
Type of World Wide Website Address									
Informational	12	11	-8.3		-18.2	8	-11.1	7	-12.5
Interactive	3	2	-33.3		0.0	1	-50.0	1	0.0
Transactional	82	80	-2.4		-1.3	77	-2.5		
Number of Members That Use Transactional Website	601,278	658,882	9.6	·	10.8	800,402	9.6	867,475	
No Website, But Planning to Add in the Future	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Type of Website Planned for Future	_			_				_	****
Informational	0	0	N/A		N/A	0	N/A	0	N/A
Interactive	0	0	N/A		N/A	0	N/A	0	N/A
Transactional	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	108	103	-4.6	100	-2.9	97	-3.0	95	-2.1
				1				1	

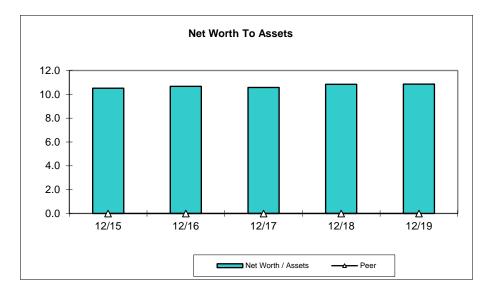
Return to cover

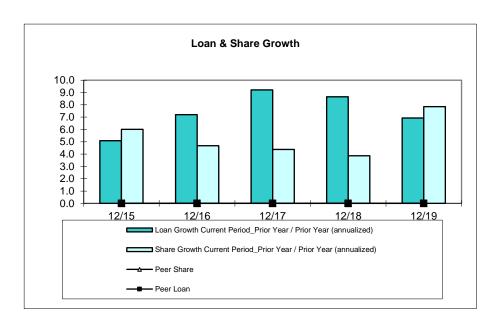
03/10/2020 CU Name: N/A Peer Group: N/A Graphs 1
For Charter: N/A
Count of CU: 97
Asset Range: N/A

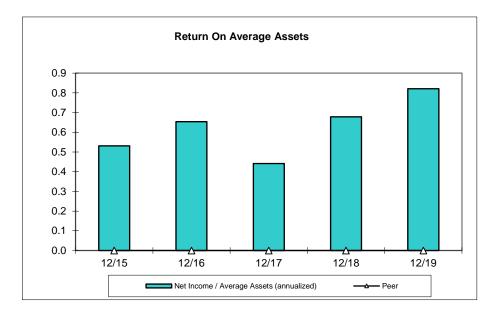
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/10/2020

CU Name: N/A
Peer Group: N/A

Graphs 2 For Charter: N/A Count of CU: 97 Asset Range: N/A

Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

